

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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IN RE:

Richard N. Harding

: Chapter 13

: Case No.: 19-11995

Debtor(s)

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**STIPULATION OF SETTLEMENT OF OBJECTION TO PROOF OF CLAIM #5-2  
FILED BY REGIONAL ACCEPTANCE CORPORATION**

This matter having been brought before the Court by Objection to Proof of Claim Number 5-2 filed by Regional Acceptance Corporation the following is Stipulated to between the undersigned parties:

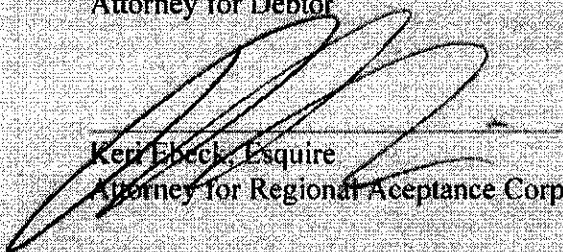
1. The Instant Bankruptcy Matter was filed on March 29, 2019 as a Chapter 13 case and assigned case number 19-11995-AMC.
2. The Chapter 13 Plan was Confirmed by the Honorable Court on October 4, 2019.
3. On October 11, 2019 Regional Acceptance Corporation filed a Motion for Relief From the Automatic Stay regarding a delinquency on the subject 2017 Ram 1500.
4. The Order Granting Relief was entered by this Honorable Court on November 5, 2019.
5. On or about March 31, 2020, an amended Claim numbered 5-2 was filed by Regional Acceptance Corporation "the Claimant" in the amount of \$24,652.45.
6. The Chapter 13 Trustee filed a Motion to Dismiss the instant case on October 5, 2022 and the Objection to Proof of Claim numbered 5-2 was filed by Debtor's counsel on October 11, 2022.
7. In resolution of the Objection to Proof of Claim numbered 5-2 it is hereby agreed that the subject claim shall be reduced by 50% to \$12,326.23 and an amended Proof of Claim shall be filed by the Claimant.
8. Through the remainder of the Chapter 13 Plan, the Debtor shall pay the Claimant the sum of \$6,163.12 (50% of the amended Claim) by way of a modified Chapter 13 Plan to be filed within 30 days of the filing of an amended Proof of Claim by the Claimant.

9. Upon satisfaction of the Chapter 13 Plan, the Debtor shall pay the sum of \$6,163.11 directly to the Claimant by way of 11 successive monthly payments in the sum of \$500.00 and the final and 12<sup>th</sup> payment shall be in the sum of \$663.11.

We hereby agree to the form and entry of this Order:

  
Brad J. Sadek, Esq.  
Attorney for Debtor

Dated: 1/19/23

  
Keri Ebeck, Esquire  
Attorney for Regional Acceptance Corporation (Claimant)


Dated: 1/19/23

/s/ Kenneth E. West, Esq.

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Kenneth E. West, Esq.  
Standing Chapter 13 Trustee

Dated: 1/12/23

BY THE COURT:

  
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HONORABLE ASHELY M. CHAN  
UNITED STATES BANKRUPTCY JUDGE

Dated: January 20, 2023